

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	: Stuart J. Solomon et al.	Art Unit	: 3628
Serial No.	: 10/027,664	Examiner	: Igor N. Borissov
Filed	: December 20, 2001	Conf. No.	: 1128
Title	: BUSINESS TRANSACTION MANAGEMENT		

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT IN REPLY TO ACTION OF NOVEMBER 13, 2008

In response to the Action dated November 13, 2008, please amend the above-identified application as follows:

AMENDMENTS TO THE CLAIMS are reflected in the Listing of Claims that begins on page 2 of this paper.

REMARKS begin on page 14 of this paper.